

April 5, 2006

Mr. Gruenberg,

I am concerned about the potential for a WalMart bank to force local competition out of business and become the "only game in town" when business loans are needed to grow the community. This will force each community to grow in the direction of lender preference, removing control from locally elected officials where it rightfully resides. I am interested in what types of safeguards are built in to the agreement to prevent local banking monopolization.

According to "WalMart Watch" (www.walmartwatch.com) some members of the FDIC board are thinking of skipping this meeting - I hope you are not one of them. Please attend this meeting and listen to what both sides have to say, and *please* pay attention to the details of the agreement - make sure that this deal will be better for the people and the economy, and not just WalMart's bottom line.

If you have any questions you are welcome to call me at 425)446-5568, or email me at laird.free@fluke.com

Thank you for your time.

L. Free